

FITZGERALD & CROUCH, PC  
649 NEWARK AVE  
JERSEY CITY, NJ 07306

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/15/2020  
Chapter 13 Case # 17-14949**

Re: IRENE JACOME-ESPINOZA  
416 18TH STREET, APT 2  
UNION CITY, NJ 07087

Atty: FITZGERALD & CROUCH, PC  
649 NEWARK AVE  
JERSEY CITY, NJ 07306

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$14,608.00**

**RECEIPTS AS OF 01/15/2020**

(Please Read Across)

| Date   | Amount   | Source Document No. | Date       | Amount   | Source Document No. |
|--|----------|---------------------|------------|----------|---------------------|
| 04/17/2017   | \$132.00 | 23729601183         | 05/01/2017 | \$132.00 | 3920821000 -        |
| 06/06/2017   | \$132.00 | 4024604000 -        | 07/06/2017 | \$218.00 | 4104183000 -        |
| 07/31/2017   | \$218.00 | 4161405000 -        | 08/28/2017 | \$218.00 | 4234985000 -        |
| 10/10/2017   | \$218.00 | 4348628000 -        | 11/06/2017 | \$218.00 | 4422381000 -        |
| 12/06/2017   | \$218.00 | 4499086000 -        | 01/09/2018 | \$218.00 | 4582203000 -        |
| 02/12/2018   | \$218.00 | 4662659000 -        | 03/09/2018 | \$218.00 | 4740966000 -        |
| 04/09/2018   | \$218.00 | 4822399000          | 05/09/2018 | \$132.00 | 4902037000          |
| 06/15/2018   | \$218.00 | 4990327000          | 07/09/2018 | \$218.00 | 5059975000          |
| 08/13/2018   | \$218.00 | 5147965000          | 09/10/2018 | \$218.00 | 5223020000          |
| 10/09/2018   | \$270.00 | 5295779000          | 11/07/2018 | \$270.00 | 5377109000          |
| 12/17/2018   | \$218.00 | 5471868000          | 01/07/2019 | \$218.00 | 5526473000          |
| 02/25/2019   | \$218.00 | 5646499000          | 03/11/2019 | \$218.00 | 5691042000          |
| 04/09/2019   | \$218.00 | 5771566000          | 05/07/2019 | \$218.00 | 5844302000          |
| 07/01/2019   | \$270.00 | 5974740000          | 07/15/2019 | \$270.00 | 6018287000          |
| 08/14/2019   | \$270.00 | 6094635000          | 09/10/2019 | \$270.00 | 6165008000          |
| 10/21/2019   | \$270.00 | 6265195000          | 11/06/2019 | \$270.00 | 6313407000          |
| 12/30/2019   | \$270.00 | 6437267000          |            |          |                     |
| <b>Total Receipts: \$7,318.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$7,318.00</b> |          |                     |            |          |                     |

**LIST OF PAYMENTS TO CLAIMS AS OF 01/15/2020**

(Please Read Across)

| Claimant Name                      | Date       | Amount  | Check #   | Date       | Amount  | Check #   |
|------------------------------------|------------|---------|-----------|------------|---------|-----------|
| AMERICAN HONDA FINANCE CORPORATION | 10/21/2019 | \$18.90 | 835,169   | 12/16/2019 | \$67.06 | 839,202   |
| CAPITAL ONE NA                     | 10/21/2019 | \$9.82  | 8,001,240 | 12/16/2019 | \$34.83 | 8,001,327 |
| CAVALRY SPV I LLC                  | 10/21/2019 | \$9.32  | 835,302   | 10/21/2019 | \$11.62 | 835,302   |
|                                    | 12/16/2019 | \$41.23 | 839,332   | 12/16/2019 | \$33.09 | 839,332   |
|                                    | 12/16/2019 | \$11.04 | 839,332   |            |         |           |
| CREDIT FIRST                       | 12/16/2019 | \$12.37 | 839,386   |            |         |           |

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| Claimant Name                            | Date       | Amount   | Check #   | Date       | Amount   | Check #   |
|--|------------|----------|-----------|------------|----------|-----------|
| DEPARTMENT STORES NATIONAL BANK          | 10/21/2019 | \$7.09   | 835,395   | 12/16/2019 | \$25.15  | 839,400   |
| DISCOVER BANK                            | 12/16/2019 | \$15.09  | 839,411   |            |          |           |
| MIDLAND FUNDING LLC                      | 12/16/2019 | \$6.42   | 838,677   | 12/16/2019 | \$12.36  | 838,677   |
|  | 12/16/2019 | \$8.79   | 838,677   | 12/16/2019 | \$5.83   | 838,677   |
| NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER | 08/19/2019 | \$150.12 | 831,672   | 09/16/2019 | \$259.20 | 833,670   |
|  | 10/21/2019 | \$121.68 | 835,706   |            |          |           |
| ONEMAIN                                  | 10/21/2019 | \$12.35  | 834,783   | 12/16/2019 | \$43.83  | 838,820   |
| PRA RECEIVABLES MANAGEMENT LLC           | 10/21/2019 | \$5.87   | 8,001,239 | 10/21/2019 | \$9.77   | 8,001,239 |
|  | 10/21/2019 | \$6.55   | 8,001,239 | 10/21/2019 | \$5.70   | 8,001,239 |
|  | 12/16/2019 | \$20.07  | 8,001,325 | 12/16/2019 | \$21.87  | 8,001,325 |
|  | 12/16/2019 | \$23.25  | 8,001,325 | 12/16/2019 | \$20.24  | 8,001,325 |
|  | 12/16/2019 | \$34.67  | 8,001,325 | 12/16/2019 | \$9.32   | 8,001,325 |
|  | 12/16/2019 | \$20.85  | 8,001,325 | 12/16/2019 | \$12.00  | 8,001,325 |
| QUANTUM3 GROUP LLC                       | 10/21/2019 | \$5.63   | 835,883   | 12/16/2019 | \$6.60   | 839,843   |
|  | 12/16/2019 | \$8.14   | 839,843   | 12/16/2019 | \$19.96  | 839,843   |
|  | 12/16/2019 | \$6.50   | 839,843   | 12/16/2019 | \$22.27  | 839,843   |
| TD BANK USA NA                           | 12/16/2019 | \$5.02   | 840,203   |            |          |           |

CLAIMS AND DISTRIBUTIONS

| Claim # | Claimant Name                   | Class          | Allowed Claim | Percent to be Paid | Paid     | Unpaid Balance * |
|---------|---------------------------------|----------------|---------------|--------------------|----------|------------------|
| TTE     | TRUSTEE COMPENSATION            | ADMIN          |               |                    | 374.85   | TBD              |
| ATTY    | ATTORNEY (S) FEES               | ADMIN          | 5,500.00      | 100.00%            | 5,500.00 | 0.00             |
| COURT   | CLERK OF COURT                  | ADMIN          | 0.00          | 100.00%            | 0.00     | 0.00             |
| 0001    | ALLY FINANCIAL                  | VEHICLE SECURE | 0.00          | 100.00%            | 0.00     |                  |
| 0002    | AMERICAN EAGLE/SYNCRB BANK      | UNSECURED      | 0.00          | *                  | 0.00     |                  |
| 0003    | AMERICAN HONDA FINANCE CORPORAT | UNSECURED      | 0.00          | *                  | 0.00     |                  |
| 0004    | PRA RECEIVABLES MANAGEMENT LLC  | UNSECURED      | 1,476.35      | *                  | 20.07    |                  |
| 0005    | PRA RECEIVABLES MANAGEMENT LLC  | UNSECURED      | 1,608.94      | *                  | 21.87    |                  |
| 0006    | PRA RECEIVABLES MANAGEMENT LLC  | UNSECURED      | 2,192.55      | *                  | 29.80    |                  |
| 0007    | CAR CARE ONE/SYNCHRONY BANK     | UNSECURED      | 0.00          | *                  | 0.00     |                  |
| 0008    | CAVALRY SPV I LLC               | UNSECURED      | 3,887.21      | *                  | 52.85    |                  |
| 0009    | PRA RECEIVABLES MANAGEMENT LLC  | UNSECURED      | 1,908.12      | *                  | 25.94    |                  |
| 0010    | QUANTUM3 GROUP LLC              | UNSECURED      | 486.02        | *                  | 6.60     |                  |
| 0011    | QUANTUM3 GROUP LLC              | UNSECURED      | 598.99        | *                  | 8.14     |                  |
| 0012    | CREDIT FIRST                    | UNSECURED      | 909.80        | *                  | 12.37    |                  |
| 0013    | CREDIT ONE BANK NA              | UNSECURED      | 0.00          | *                  | 0.00     |                  |
| 0014    | DISCOVER BANK                   | UNSECURED      | 1,109.96      | *                  | 15.09    |                  |
| 0015    | MIDLAND FUNDING LLC             | UNSECURED      | 472.57        | *                  | 6.42     |                  |
| 0016    | GUITAR CENTER/SYNCHRONY BANK    | UNSECURED      | 0.00          | *                  | 0.00     |                  |
| 0017    | CAVALRY SPV I LLC               | UNSECURED      | 3,119.65      | *                  | 42.41    |                  |
| 0018    | MIDLAND FUNDING LLC             | UNSECURED      | 908.52        | *                  | 12.36    |                  |
| 0019    | CAPITAL ONE NA                  | UNSECURED      | 3,284.34      | *                  | 44.65    |                  |
| 0020    | MIDLAND FUNDING LLC             | UNSECURED      | 646.80        | *                  | 8.79     |                  |
| 0021    | DEPARTMENT STORES NATIONAL BANK | UNSECURED      | 2,371.34      | *                  | 32.24    |                  |
| 0022    | QUANTUM3 GROUP LLC              | UNSECURED      | 1,637.40      | *                  | 22.27    |                  |
| 0023    | MIDLAND FUNDING LLC             | UNSECURED      | 232.34        | *                  | 0.00     |                  |

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| Claim # | Claimant Name                     | Class           | Allowed Claim | Percent to be Paid | Paid   | Unpaid Balance * |
|---------|-----------------------------------|-----------------|---------------|--------------------|--------|------------------|
| 0024    | ONEMAIN                           | UNSECURED       | 4,132.17      | *                  | 56.18  |                  |
| 0025    | QUANTUM3 GROUP LLC                | UNSECURED       | 478.40        | *                  | 6.50   |                  |
| 0026    | MIDLAND FUNDING LLC               | UNSECURED       | 429.10        | *                  | 5.83   |                  |
| 0027    | PRA RECEIVABLES MANAGEMENT LLC    | UNSECURED       | 3,268.62      | *                  | 44.44  |                  |
| 0028    | NATIONSTAR MORTGAGE LLC D/B/A MR. | MORTGAGE ARRI   | 0.00          | 100.00%            | 0.00   |                  |
| 0029    | SPRINGLEAF FINANCIAL S            | UNSECURED       | 0.00          | *                  | 0.00   |                  |
| 0031    | TD BANK USA NA                    | UNSECURED       | 369.13        | *                  | 5.02   |                  |
| 0032    | PRA RECEIVABLES MANAGEMENT LLC    | UNSECURED       | 685.32        | *                  | 9.32   |                  |
| 0034    | QUANTUM3 GROUP LLC                | UNSECURED       | 1,881.90      | *                  | 25.59  |                  |
| 0036    | PRA RECEIVABLES MANAGEMENT LLC    | UNSECURED       | 1,965.45      | *                  | 26.72  |                  |
| 0037    | PRA RECEIVABLES MANAGEMENT LLC    | UNSECURED       | 882.52        | *                  | 12.00  |                  |
| 0038    | AMERICAN HONDA FINANCE CORPORAT   | UNSECURED       | 6,322.75      | *                  | 85.96  |                  |
| 0039    | ECAST SETTLEMENT CORPORATION      | UNSECURED       | 188.63        | *                  | 0.00   |                  |
| 0040    | CAVALRY SPV I LLC                 | UNSECURED       | 811.69        | *                  | 11.04  |                  |
| 0041    | NATIONSTAR MORTGAGE LLC D/B/A MR. | (NEW) MTG Agree | 531.00        | 100.00%            | 531.00 |                  |

**Total Paid: \$7,056.32**

See Summary

### SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 17, 2020.

Receipts: \$7,318.00 - Paid to Claims: \$1,181.47 - Admin Costs Paid: \$5,874.85 = Funds on Hand: \$261.68

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.